Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 1 of 51

Official Form 1 (4/07)				<del>oannone</del>		.go <u> </u>	7. 01				
	United No	States E							Vol	luntary	Petition
Name of Debtor (if individual Jagiello, Angie	, enter Last, First	, Middle):			Name	of Joint I	Debtor (Spous	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  FDBA Angies Bridal						s used by the d, maiden, and			3 years		
-											
Last four digits of Soc. Sec./Coxxx-xx-2379	omplete EIN or o	ther Tax ID N	No. (if mor	re than one, state	all) Last f	our digits	of Soc. Sec./C	Complete EIN	or other Ta	ax ID No. (if	more than one, state all
Street Address of Debtor (No. 6521 W. 85th Street Burbank, IL	and Street, City,	and State):			Street	Address	of Joint Debto	or (No. and St	reet, City, a	and State):	
			Г	ZIP Code <b>60459</b>	-						ZIP Code
County of Residence or of the Principal Place of Business:  Cook				Count	y of Resid	lence or of the	e Principal Pl	ace of Busi	ness:		
Mailing Address of Debtor (if	different from str	eet address):			Mailii	ng Addres	s of Joint Deb	otor (if differe	nt from stre	eet address):	
				ZIP Code							ZIP Code
Location of Principal Assets of (if different from street address		:									'
<b>Type of Debto</b> (Form of Organiza		1		of Business			Chapte	r of Bankruj	otcy Code	Under Whi	ch
(Check one box  Individual (includes Joint I  See Exhibit D on page 2 of  Corporation (includes LLC  Partnership  Other (If debtor is not one of	Debtors)  Sthis form.  and LLP)  the above entities,		Asset Re I.S.C. § I d roker odity Bro	eal Estate as 101 (51B)	defined	Chap Chap Chap Chap Chap	oter 7 oter 9 oter 11 oter 12	of Cl of	hapter 15 P a Foreign hapter 15 P	Petition for R Main Proces Petition for R Nonmain Pr	eding ecognition
check this box and state type o	f entity below.)	Debtor under T	theck box is a tax- Title 26 o	mpt Entity , if applicable exempt orga of the United nal Revenue	nization States	defin-	s are primarily of ed in 11 U.S.C. rred by an indivisional, family, of	consumer debts, § 101(8) as vidual primarily	for		are primarily ess debts.
	ng Fee (Check or	ne box)			I —	one box:	s a small busi	Chapter 11		11 11 2 2 3	: 101/51D)
<ul><li>■ Full Filing Fee attached</li><li>□ Filing Fee to be paid in ins attach signed application for is unable to pay fee except</li></ul>	or the court's cons	sideration cer	tifying tl	hat the debto	Check	Debtor i if: Debtor's	s not a small l	business debto oncontingent l	or as define iquidated d	d in 11 U.S.	C. § 101(51D).
☐ Filing Fee waiver requeste attach signed application fo						all applic A plan is Accepta	cable boxes: s being filed v nces of the plant of creditors, in	with this petiti an were solici	on. ted prepeti	tion from on	
Statistical/Administrative Int  Debtor estimates that funds		for distribut	ion to ur	nsecured cre	ditors.			THIS	S SPACE IS	FOR COURT	USE ONLY
Debtor estimates that, after there will be no funds avai					ve expens	es paid,					
Estimated Number of Creditors	S							-			
1- 50- 10 49 99 19			5001- 10,000	10,001- 25,000	25,001- 50,000	100,001 100,000					
Estimated Assets											
\$10,000	\$10,001 to \$100,000	\$100,00 \$1 milli			00,001 to million		More than 100 million				
Estimated Liabilities   \$\Begin{array}{cccccccccccccccccccccccccccccccccccc	\$50,001 to	\$100,00	1 to	\$1,00	00,001 to		Nore than				
	\$100,000	\$1 milli			million	_	100 million				

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 2 of 51 FORM B1, Page 2

Voluntary	Petition	Name of Debtor(s):  Jagiello, Angie	
(This page mus	st be completed and filed in every case)	Jagieno, Angle	
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach add	ditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debto	or:	Case Number:	Date Filed:
- None - District:		D-lationshim,	T J
District.		Relationship:	Judge:
	Exhibit A	Ext (To be completed if debtor is an individual	hibit B whose debts are primarily consumer debts.)
forms 10K ar pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he or 12, or 13 of title 11, United States Cod under each such chapter. I further certi required by 11 U.S.C. §342(b).	in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, e, and have explained the relief available fy that I delivered to the debtor the notice
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ David E. Grochocinski Signature of Attorney for Debtor(s)	August 7, 2007 (Date)
		David E. Grochocinski	(Date)
	Fyh	l nibit C	
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?
Exhibit I  If this is a join	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:  D also completed and signed by the joint debtor is attached a	a part of this petition.	separate Exhibit D.)
	Information Regardin	_	
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal assets	
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defendant the interests of the parties will be served	nt in an action or d in regard to the relief
	Statement by a Debtor Who Resides (Check all app		,
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)
	(Name of landlord that obtained judgment)	<u>—</u>	
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become due	during the 30-day period

Official Form 1 (4/07) FORM B1, Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Angie Jagiello

Signature of Debtor Angie Jagiello

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 7, 2007

Date

#### Signature of Attorney

#### X /s/ David E. Grochocinski

Signature of Attorney for Debtor(s)

#### David E. Grochocinski

Printed Name of Attorney for Debtor(s)

#### Grochocinski Grochocinski & Lloyd

Firm Name

1900 Ravinia Pl. Orland Park, IL 60462

Address

### 708-226-2700 Fax: 708-226-9030

Telephone Number

August 7, 2007

Date

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Jagiello, Angie

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal. responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 4 of 51

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Angie Jagiello		Case No.	
•		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

## Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 5 of 51

# Official Form 1, Exh. D (10/06) - Cont. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: //s/ Angie Jagiello Angie Jagiello

Date: August 7, 2007

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 6 of 51

Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Angie Jagiello		Case No		
_		Debtor			
			Chapter	7	

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	310,000.00		
B - Personal Property	Yes	3	61,680.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		272,317.28	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		16,500.98	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		101,203.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			1,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,784.00
Total Number of Sheets of ALL Schedu	ıles	24			
	To	otal Assets	371,680.00		
			Total Liabilities	390,022.23	

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 7 of 51

Official Form 6 - Statistical Summary (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Angie Jagiello		Case No.		
-		Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	16,500.98
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	16,500.98

#### State the following:

Average Income (from Schedule I, Line 16)	1,000.00
Average Expenses (from Schedule J, Line 18)	3,784.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,000.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,416.28
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	12,370.31	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		4,130.67
4. Total from Schedule F		101,203.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		106,750.92

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 8 of 51

Form	В6А
(10/0.5)	5)

In re	Angie Jagiello	Case No
_		Debtor

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

6521 W. 85th Street, Burbank, IL Fee s		310,000.00	263,651.00
	re of Debtor's Husband, wife, Joint, or Community	Deducting any Secured So	Amount of ecured Claim

Sub-Total > 310,000.00 (Total of this page)

310,000.00

Total >

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

## Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 9 of 51

Form B6B (10/05)

In re	Angie Jagiello	Case No	
_		Debtor	

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	TCF		-	250.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	electr	ic company	-	180.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	ehold goods	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	usual	and ordinary for adult female	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	term	life	-	50,000.00
10.	Annuities. Itemize and name each issuer.	X			
			(T	Sub-Total of this page)	al > <b>52,430.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 10 of 51

Form B6B (10/05)

In re	Angie Jagiello	Case No.
-		Debtor

## SCHEDULE B. PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IR defined in 26 U.S.C. § 530( under a qualified State tuitic as defined in 26 U.S.C. § 52 Give particulars. (File sepa record(s) of any such intere 11 U.S.C. § 521(c); Rule 10	b)(1) or on plan 29(b)(1). rately the st(s).			
12. Interests in IRA, ERISA, Koother pension or profit shariplans. Give particulars.				
13. Stock and interests in incorpand unincorporated busines Itemize.				
14. Interests in partnerships or j ventures. Itemize.	ioint X			
15. Government and corporate and other negotiable and nonnegotiable instruments.	bonds X			
16. Accounts receivable.	X			
17. Alimony, maintenance, supproperty settlements to which debtor is or may be entitled particulars.	ch the			
18. Other liquidated debts owin including tax refunds. Give particulars.	g debtor tax refu	ınds	-	2,000.00
19. Equitable or future interests estates, and rights or power exercisable for the benefit of debtor other than those liste Schedule A - Real Property	s of the d in			
20. Contingent and noncontinger interests in estate of a decede death benefit plan, life insurpolicy, or trust.	lent,			
21. Other contingent and unlique claims of every nature, included tax refunds, counterclaims of debtor, and rights to setoff of Give estimated value of each	uding of the claims.			
			Sub-Tota	al > <b>2,000.00</b>
		T)	otal of this page)	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

## Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 11 of 51

Form B6B (10/05)

In re	Angie Jagiello	Cas	se No
-		, Debtor	

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2000 Impala		-	7,250.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > **61,680.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

7,250.00

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 12 of 51

Form	B60
(4/07	

In re	Angie Jagiello	Case No
•		Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

<b>1</b> 1 0.5.c. <i>§</i> 322(0)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 6521 W. 85th Street, Burbank, IL	735 ILCS 5/12-901	15,000.00	310,000.00
Checking, Savings, or Other Financial Accorder	unts, Certificates of Deposit 735 ILCS 5/12-1001(b)	250.00	250.00
Security Deposits with Utilities, Landlords, a electric company	and Others 735 ILCS 5/2-1403	180.00	180.00
<u>Household Goods and Furnishings</u> Household goods	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel usual and ordinary for adult female	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in Insurance Policies term life	215 ILCS 5/238	50,000.00	50,000.00
Other Liquidated Debts Owing Debtor Include tax refunds	ding Tax Refund 735 ILCS 5/12-1001(b)	1,950.00	2,000.00

Total: 69,380.00 364,430.00 Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Page 13 of 51 Document

Official Form 6D (10/06)

In re	Angie Jagiello	Case No.
-		Debtor ,

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1-	1		1 ^				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXFLXGEX	UNLIQUIDATED	3 J	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx6249			Opened 5/01/05 Last Active 11/17/06	٦	E			
American General Finan 7245 W 87th St Unit 4 Bridgeview, IL 60455		_	6521 W. 85th Street, Burbank, IL  Value \$ 310,000.00		D		30,651.00	0,00
Account No.	╅		automobile lien	+	$\vdash$	+	30,031.00	0.00
American General Finance 7245 W. 87th Street, Unit 4 P.O. Box 1162 Bridgeview, IL 60455		-	2000 Impala					
	4	_	Value \$ 7,250.00	-	$\perp$	_	8,666.28	1,416.28
Account No. xxxxx3245  Homeq Servicing P.O. Box 13716 Sacramento, CA 95853		-	first mortgage 6521 W. 85th Street, Burbank, IL  Value \$ 310,000.00				233,000.00	0.00
Account No.			Value \$					
continuation sheets attached					otal page)		272,317.28	1,416.28
			(Report on Summary of So		otal lules)		272,317.28	1,416.28

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 14 of 51

Official Form 6E (4/07)

In re	Angie Jagiello	Case No	
-		Debtor ,	

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.  The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).  If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Totals" on the last sheet of place an "X" in the submary of Schedules.  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the complet
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
$\square$ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 15 of 51

Official Form 6E (4/07) - Cont.

In re	Angie Jagiello	Case No.
_		Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR N L I Q U I D A T E D ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 6521 W. 85th Street, Burbank, IL Account No. xxxxxxxxxx0000 **Cook County Treasurer** 4,130.67 P.O. Box 4488 Carol Stream, IL 60197 4,130.67 0.00 Account No. xxxx8058 6521 W. 85th Street, Burbank, IL Illinois Dept. of Revenue 0.00 Springfield, IL 62776 12,370.31 12,370.31 Account No. Account No. Account No. Subtotal 4,130.67 Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 16,500.98 12,370.31 4,130.67 (Report on Summary of Schedules) 16,500.98 12,370.31

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 16 of 51

Official Form 6F (10/06)

In re	Angie Jagiello	Case No
_		Debtor ,

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecur	ea c	iair	ms to report on this Schedule F.					
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	UNLIQUIDAT	I I	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxx7959			open account	Ť	T E D			
Advocate Christ Medical Center P.O. Box 70508 Chicago, IL 60673		-						258.43
Account No. x1890	1	T	open account			T	†	
Alfred Angelo Bridal P.O. Box 8500 Philadelphia, PA 19178	x	-						607.63
Account No. xxxx-xxxx-xxxx-5242	╀	├	open account			╀	$\dashv$	007.03
Ameriquest Payment Center P.O. Box 17313 Baltimore, MD 21297		-						2,942.57
Account No. xxxxxxxxxxxxxx3771		Г	Opened 4/01/05 Last Active 2/16/06			T	7	
Amex Po Box 297871 Fort Lauderdale, FL 33329		-	CreditCard					0.00
	-		(Total of	Subt			)	3,808.63

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 17 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello		Case No.	
		Debtor	<del>-</del> /	

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	Č	U	P	Л	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		D I S P U T E D		AMOUNT OF CLAIM
Account No. xxxx9542			Opened 4/01/07	Ť	T		Γ	
Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714		-	Agriculture A.F.S. Assignee Of H		E D			601.00
Account No. AFS ASSIG-xxxx9542			Last Active 6/01/06		Г	Г	T	
Arrow Ser 5996 West Touhy Ave Po # Smi-0000013221 Niles, IL 60714		-						601.00
Account No. Px9221	-	H	open account	+	H	╁	+	
Assoc. Urological Spec LLC P.O. Box 516 Bedford Park, IL 60499		-						31.60
Account No. Cxx2228			open account		T	T	†	
Beverly Clark c/o RMS 4836 Brecksville Road, P.O. Box 498 Richfield, OH 44286	x	-						184.38
Account No. <b>x0755</b>	╁	$\vdash$	open account	$\frac{1}{1}$	$\vdash$	t	+	
Bill Levkoff 8 Westchester Plaza P.O. Box 1233 Elmsford, NY 10523	x	_						3,220.00
Sheet no1 of _10 _ sheets attached to Schedule of				Sub	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pas	ze)	١	4,637.98

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 18 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor ,	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		Ç	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONTINGEN	NLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. x9628			open account		Т	T E D		
Birchcraft Studios c/o CST Co. P.O. Box 33127 Louisville, KY 40232	x	-				D		567.59
Account No. xxxx-xxxx-3507	┪		open account					
Capital One, FSB P.O. Box 790217 Saint Louis, MO 63179		-						1,607.43
Account No. xx0575	╁		open account					1,007.43
Carlson Craft c/o Commerical Auditors Corp P.O. Box 48990 Minneapolis, MN 55448	x	-						758.31
Account No. xxxxxx9181	╁		open account					
Carson Pirie Scott P.O. Box 17633 Baltimore, MD 21297		-						400.54
Account No. xxx4645	╁		Opened 4/04/05					488.51
Cda/Pontiac 415 E Main Streator, IL 61364		-	Collection Med1 02 Parkview Ort					141.00
Sheet no. <b>2</b> of <b>10</b> sheets attached to Schedule of	<u></u>			S	ub	<u> </u> tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Te	otal of th				3,562.84

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 19 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor ,	

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIN
Account No. xxxxx3201			open account	T	T E D		
Chicago Sun Times, Inc. c/o Biehl & Biehl Inc. P.O. Box 87410 Carol Stream, IL 60188		-			D		540.00
Account No. xxxx-xxxx-xxxx-0675			open account				
Citibank SD NA c/o Academy Collection Service Inc. P.O. Box 16119 Philadelphia, PA 19114		_					1,365.71
Account No. xxxxxx7042	1		open account				
ComEd c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044	x	-					366.99
Account No. xxxxxxx6896	+		Opened 1/01/02 Last Active 12/10/06				
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		-	CreditCard				5,608.00
Account No. xxxxxxx0360	$\dagger$	$\vdash$	Opened 11/01/02 Last Active 6/10/05	+		$\vdash$	
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		_	CreditCard				Unknown
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule	of	_	1	Sub	tota	ıl	7,880.70

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 20 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor	

	1 -	1		1.	1		<u> </u>
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8879			open account	T	E		
Elite Visa National City P.O. Box 2349 Kalamazoo, MI 49003		-			D		2,575.78
Account No. x1458	T		open account	t	T	H	
Fashioncraft - Excello, Inc. c/o Morgan Stone & Assoc 1005 Veterans Mem Blvd., Suite 202 Kenner, LA 70062		-					1,272.70
Account No. xxxxxxxxxxxx8713	┢		Opened 5/01/96 Last Active 2/26/07				1,212.10
Gemb/Walmart Po Box 981400 El Paso, TX 79998	-	-	ChargeAccount				3,835.67
Account No. xxxx8477			open account - notice purposes only				
Harris & Harris, Ltd. 600 W. Jackson Blvd Suite 400 Chicago, IL 60661		-					0.00
Account No. xxxxxx0975	$\vdash$		open account		$\vdash$	$\vdash$	
Hemlock Federal Savings Bank c/o Marquette Bank and Trust 6316 S. Western Avenue Chicago, IL 60636		-					600.00
Sheet no4 of _10_ sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				8,284.15

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 21 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No.	
_		Debtor	

	l c	ш.,	sband, Wife, Joint, or Community	1	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGWZH	NL - QU - DATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-7251			open account	Т	T E		
HSBC Bank c/o CCB P.O. Box 272 Springfield, IL 62705		-			D		549.01
Account No. xxxxxxxxxxxx2961		H	Opened 8/01/96 Last Active 11/19/00				
Hsbc Nv Po Box 19360 Portland, OR 97280		-	CreditCard				
							5,416.00
Account No. xxxxxx4020  Hsbc Nv Po Box 19360 Portland, OR 97280		-	Opened 1/01/06 Last Active 6/11/07 CreditCard				234.00
Account No. xxxxxxxxxxxx6258			Opened 2/01/05 Last Active 10/01/06				
Hsbc Nv Po Box 19360 Portland, OR 97280		-	CreditCard				0.00
Account No. xxxxxx8774	1		open account	+			
Ice Mountain c/o Caine & Weiner P.O. Box 8500 Van Nuys, CA 91409	x	-					154.24
Sheet no. <b>5</b> of <b>10</b> sheets attached to Schedule of	_		1	Sub	tota	ıl	6.353.05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	6,353.25

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 22 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor ,	

	T-	1		1.	1	1-	Т
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	Q	S P	AMOUNT OF CLAIM
Account No. xxx7514			Opened 3/01/04 Last Active 5/25/06	T	E		
Illinois Collection Se 3101 W 95th St Evergreen Park, IL 60805		-	Agriculture Christ Hospital		D		1,587.00
Account No. xxx8114	╀		Opened 2/01/07	+	╀	╁	1,007.00
Illinois Collection Se 3101 W 95th St Evergreen Park, IL 60805		-	Agriculture Christ Hospital				000.00
Account No. <b>x4140</b>	╄		open account	_		-	689.00
Impression Bridal c/o American Financial Mgmt Inc. 3715 Ventura Drive Arlington Heights, IL 60004	x	-					1,684.00
Account No. xxxxxxxxxxxx6236	1		open account	+		t	
Innovative Merchant Solutions c/o Consolidated Recovery Group 425 W. Fifth Avenue, Suite 103 Escondido, CA 92025		-					395.05
Account No. CA245	$\dagger$	$\vdash$	open account	+	+	$\vdash$	
Jim's Formal Wear One Tuxedo Park P.O. Box 125 Trenton, IL 62293	x	-	•				1,155.40
Sheet no. <b>_6</b> of <b>_10</b> sheets attached to Schedule of			<u> </u>	Sub	tot	⊥ al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				5,510.45

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 23 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor	

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	С	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	10	DISPUTED	AMOUNT OF CLAIN
Account No.			open account	٦т	T E D		
Jovani 1370 Brodaway 4th Floor New York, NY 10118	x	-			D		1,412.00
Account No. xxxxxxxx3452			Opened 4/01/98 Last Active 10/01/06		t		
Kohls/Chase c/o PPS P.O. Box 612 Milwaukee, WI 53201		_	CreditCard				507.00
Account No. x-xx7614	1		open account				
Land and Lakes Disposal Services c/o Barry Serota & Assoc P.O. Box 1008 Arlington Heights, IL 60006	x	-					187.09
Account No. xxxxxxxxxxxxx8713	1		open account		T	T	
LVNV Funding LLC c/o UCB P.O. Box 1116 Maumee, OH 43537		_					4,416.54
Account No. xxxxxx0355	$\dagger$		Opened 7/26/06		+		,
Merchants Cr 223 W Jackson St Chicago, IL 60606		-	Collection Med1 02 Midamerica C				206.00
Share 7 - 6 40 -1 1 1 - 5 1 1 1 - 5				<u> </u>	4	<u> </u>	200.00
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub			6,728.63

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 24 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	Ü	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	10	DISPUTED	AMOUNT OF CLAIN
Account No. BCBSMxxx0505			open account	Т	T E D		
MidAmerica Cardiovascular Consultan 5009 West 95th Street Oak Lawn, IL 60453		-			D		15.60
Account No. <b>4221</b>			open account				13.00
Midwest Suburban Publishing c/o Biehl & Biehl Inc. P.O. Box 87410 Carol Stream, IL 60188	х	-					660.00
Account No.	╁		open account				660.00
Mon Cheri Bridals Inc. c/o Barry Serota & Assoc. P.O. Box 1008 Arlington Heights, IL 60006	x	-					636.63
Account No. x0156	╁		Opened 11/16/79 Last Active 7/02/07	+	H		
Nicor Gas c/o NCO Financial Systems, Inc. P.O. Box 17196 Baltimore, MD 21297	x	-	Other Utility Company				481.00
Account No. JAGIEL0001	+		open account	+			.51100
Nowobilska/Szymanski 5257 S. Cicero Chicago, IL 60632		-					400.00
						<u>_</u>	160.00
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,953.23

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 25 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor	

	С	Hu	sband, Wife, Joint, or Community	Гс	Τι	] [	5 T	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN			S	AMOUNT OF CLAIM
Account No. xxxx-xxxx-7251			open account	T	Ī		Ī	
Orchard Bank HSBC Card Services P.O. Box 17051 Baltimore, MD 21297		-						437.12
Account No. xxxxxx868-W1			open account		t	$\dagger$	1	
Personal Concepts c/o RMS 4836 Brecksville, P.O. Box 523 Richfield, OH 44286	х	-						
								47.00
Account No. invxxxxxx9581  Raylia Designs 8744 S Sandy Pkwy Suite E Sandy, UT 84070	х	-	open account					355.00
Account No. xxxx2901			open account			$\dagger$	1	
US Energy Savings Corp President's Plaza 8600 W. Bryn Mawr, Suite 440N Chicago, IL 60631	х	-						767.24
Account No. IL0015			open account		t	+	$\dagger$	
Weddingstar, Inc. 1870 6th Avenue, SW Medicine Hat, Alberta Canada T1A 7X5	х	-						429.75
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of			1	Sub	otot	tal	†	2.026.44
Creditors Holding Unsecured Nonpriority Claims			(Total o	of this	pa	ige]	) [	2,036.11

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 26 of 51

Official Form 6F (10/06) - Cont.

In re	Angie Jagiello	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C O N T	U	DISPUT	
AND MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	Ň	ŀ	S	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM		ļ	Įψ	AMOUNTE OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	G			· I
, , ,	R	Ľ		N G E N T	D A	Ď	)
Account No. xxL x2424			rent due	T	E D		
Westfield Plaza				$\vdash$	۲	╁	┥
	x	_					
c/o Nickolaou, Michaels & Evans 7503 W 56th Street	^	-					
Summit Argo, IL 60501							
Summit Argo, IL 60501							50,000,00
							50,000.00
Account No. xxxxx0033			Opened 10/01/04 Last Active 8/01/06				
			ChargeAccount				
Wfnnb/New York & Compa							
220 W Schrock Rd		-					
Westerville, OH 43081							
							448.00
Account No.					T	T	
	1						
A V	-			+	╀	+	
Account No.	1						
Account No.							
	1						
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of		_	I	Sub	tot:	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				50,448.00
Creations froming Onsecured Prohipmortry Claims			(Total of				
					Γota		404 000 07
			(Report on Summary of S	che	dul	es)	101,203.97

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 27 of 51

Form	B6G
(10/0.5)	5)

In re	Angie Jagiello	Case No	
_		, Debtor	

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Elite Group Realty 7247 W. 87th Street Bridgeview, IL 60459 lease

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 28 of 51

Form B6H (10/05)

In re	Angie Jagiello	Case No.	
		Dobtor	

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Angie's Bridal	Birchcraft Studios c/o CST Co. P.O. Box 33127 Louisville, KY 40232
Angies Bridal	ComEd c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044
Angies Bridal	Jim's Formal Wear One Tuxedo Park P.O. Box 125 Trenton, IL 62293
Angies Bridal	Nicor Gas c/o NCO Financial Systems, Inc. P.O. Box 17196 Baltimore, MD 21297
Angies Bridal	Impression Bridal c/o American Financial Mgmt Inc. 3715 Ventura Drive Arlington Heights, IL 60004
Angies Bridal	Alfred Angelo Bridal P.O. Box 8500 Philadelphia, PA 19178
Angies Bridal	Jovani 1370 Brodaway 4th Floor New York, NY 10118
Angies Bridal	Beverly Clark c/o RMS 4836 Brecksville Road, P.O. Box 498 Richfield, OH 44286
Angies Bridal	Land and Lakes Disposal Services c/o Barry Serota & Assoc P.O. Box 1008 Arlington Heights, IL 60006
Angies Bridal	Carlson Craft c/o Commerical Auditors Corp P.O. Box 48990 Minneapolis, MN 55448

<sup>1</sup> continuation sheets attached to Schedule of Codebtors

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 29 of 51

In re	Angie Jagiello	, Case No	
		To 1	

Debtor

## SCHEDULE H. CODEBTORS (Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Angies Bridal	Westfield Plaza c/o Nickolaou, Michaels & Evans 7503 W 56th Street Summit Argo, IL 60501
Angies Bridal	Mon Cheri Bridals Inc. c/o Barry Serota & Assoc. P.O. Box 1008 Arlington Heights, IL 60006
Angies Bridal	Ice Mountain c/o Caine & Weiner P.O. Box 8500 Van Nuys, CA 91409
Angies Bridal	Midwest Suburban Publishing c/o Biehl & Biehl Inc. P.O. Box 87410 Carol Stream, IL 60188
Angies Bridal	Weddingstar, Inc. 1870 6th Avenue, SW Medicine Hat, Alberta Canada T1A 7X5
Angies Bridal	Bill Levkoff 8 Westchester Plaza P.O. Box 1233 Elmsford, NY 10523
Angies Bridal	Raylia Designs 8744 S Sandy Pkwy Suite E Sandy, UT 84070
Angies Bridal	Personal Concepts c/o RMS 4836 Brecksville, P.O. Box 523 Richfield, OH 44286
Angies Bridal	US Energy Savings Corp President's Plaza 8600 W. Bryn Mawr, Suite 440N Chicago, IL 60631

## Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 30 of 51

Official Form 6I (10/06)

In re	Angie Jagiello		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND SP			
Widowed	RELATIONSHIP(S):	AGE(S):			
Widowed	son son	18 24			
Employment:	DEBTOR	1	SPOUSE		
Occupation					
Name of Employer S	elf employed				
How long employed					
Address of Employer					
INCOME: (Estimate of average of	or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, ar	nd commissions (Prorate if not paid monthly)	\$	400.00	\$_	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	400.00	\$_	N/A
4. LESS PAYROLL DEDUCTIO	NS				
a. Payroll taxes and social se	curity	\$	0.00	\$_	N/A
b. Insurance	·	\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$ _	N/A
		\$	0.00	\$_	N/A
5. SUBTOTAL OF PAYROLL D	EDUCTIONS	\$	0.00	\$_	N/A
6. TOTAL NET MONTHLY TAI	KE HOME PAY	\$	400.00	\$_	N/A
7. Regular income from operation	of business or profession or farm (Attach detailed statement	t) \$	0.00	\$_	N/A
8. Income from real property		\$	0.00	\$_	N/A
9. Interest and dividends	sout maximum to mayoble to the debton for the debton's year	\$	0.00	\$ _	N/A
that of dependents listed above		\$ <u></u>	0.00	\$_	N/A
11. Social security or government (Specify): social security		\$	600.00	\$	N/A
<u></u>		\$ <del></del>	0.00	\$ _	N/A
12. Pension or retirement income	_	\$ <del></del>	0.00	\$	N/A
13. Other monthly income		· <del></del>		· <del>-</del>	
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 TH	IROUGH 13	\$	600.00	\$_	N/A
15. AVERAGE MONTHLY INC	OME (Add amounts shown on lines 6 and 14)	\$	1,000.00	\$_	N/A
16. COMBINED AVERAGE MC from line 15; if there is only one debt	ONTHLY INCOME: (Combine column totals or repeat total reported on line 15)		\$	1,000	0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 31 of 51

Official Form 6J (10/06)

In re	Angie Jagiello	Case No.	
		Debtor(s)	

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

mplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tir

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ie debtor's ra	inny at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,400.00
a. Are real estate taxes included? Yes No _X_	<u> </u>	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	50.00
c. Telephone	\$	48.00
d. Other cable	\$	36.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		20.00
a. Homeowner's or renter's	\$	60.00
b. Life	\$	0.00
c. Health	\$	180.00
d. Auto	\$	110.00 0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.	400.00
(Specify) Real estate taxes	\$	400.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan) a. Auto	\$	200.00
b. Other 2nd mortgage	\$	400.00
o Othor	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$ <del></del>	0.00
14. Anniony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$	0.00
17. Other	\$ <del></del>	0.00
Other	\$	0.00
Other	Φ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,784.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		_
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	1,000.00
b. Average monthly expenses from Line 18 above	\$	3,784.00
c. Monthly net income (a. minus b.)	\$	-2,784.00

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 32 of 51

Official Form 6-Declaration. (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Angie Jagiello			Case No.					
			Debtor(s)	Chapter	7				
	DECLARATION CONCERNING DEBTOR'S SCHEDULES  DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR								
	I declare under penalty of perjury  26 sheets [total shown on summary p knowledge, information, and belief.								
Date	August 7, 2007	Signature	/s/ Angie Jagiello Angie Jagiello Debtor						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 33 of 51

Official Form 7

## United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Angie Jagiello		Case No.	
		Debtor(s)	Chapter	7
STATEMENT OF FINANCIAL AFFAIRS				

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$17,676.00 2005** 

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

> Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF NAME AND ADDRESS AMOUNT STILL OF CREDITOR AMOUNT PAID **OWING PAYMENTS** 

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID **OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

Argent vs. Jagiello foreclosure

NAME AND ADDRESS OF CREDITOR AND

07CH06980

Westfield Plaza vs. Angies **Cook County Law Division** 

Bridal 06L 12424

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY** 

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary

and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF DESCRIPTION AND VALUE LOSS WAS COVERED IN WHOLE OR IN PART OF PROPERTY

DATE OF LOSS BY INSURANCE, GIVE PARTICULARS

**Husband died** 85,000 received from estate 2002

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Grochocinski Grochocinski & Lloyd 1900 Ravinia Pl. Orland Park, IL 60462

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/13/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,000

## Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 36 of 51

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Hemlock Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE business account

AMOUNT AND DATE OF SALE OR CLOSING

4

money owed

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

# Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 37 of 51

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

5

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR

> OTHER TAXPAYER

**ADDRESS** NATURE OF BUSINESS LD. NO. 7247 W. 87th bridal sales 2379

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**Angies Bridal** 

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. 

NAME **ADDRESS** 

Angie Jagiello to the extent they exist

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED 6

**BEGINNING AND** 

ENDING DATES

1998-10/15/06

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 39 of 51

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . With drawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
RELATIONSHIP TO DEBTOR
OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 40 of 51

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 7, 2007	Signature	/s/ Angie Jagiello
			Angie Jagiello
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 41 of 51

Form 8 (10/05)

# **United States Bankruptcy Court Northern District of Illinois**

	Noi thei ii District	01 111111018			
In re Angie Jagiello			Case N	o	
	Debtor	(s)	Chapte	r <b>7</b>	
CHAPTER 7 INI	DIVIDUAL DEBTOR'S	STATEME	NT OF IN	NTENTION	
■ I have filed a schedule of assets and lial	pilities which includes debts secur	ed by property o	of the estate.		
☐ I have filed a schedule of executory cor	tracts and unexpired leases which	includes person	al property su	bject to an unexpir	ed lease.
■ I intend to do the following with respec	t to property of the estate which s	ecures those deb	ts or is subject	t to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
6521 W. 85th Street, Burbank, IL	American General Finan	Х		· ·	(1)
6521 W. 85th Street, Burbank, IL	Homeq Servicing	Х			
2000 Impala	American General Finance				Х
Description of Leased Property	Lessor's Name	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	ıt		
-NONE-	Lessoi s Name	302(II)(1)(A)			
Date August 7, 2007	Signature /s/ Ar	ngie Jagiello			

**Angie Jagiello** Debtor Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 42 of 51
United States Bankruptcy Court
Northern District of Illinois

In re	Angie Jagi	ello			Case No.		
				Debtor(s)	Chapter	7	
	D	DISCLOSURE (	OF COMPENS	ATION OF ATTOR	NEY FOR D	EBTOR(S)	
(	compensation pa	id to me within one ye	ear before the filing of	2016(b), I certify that I am of the petition in bankruptcy, r in connection with the bank	or agreed to be p	aid to me, for services rend	
			-			1,750.00	
	Prior to the	filing of this statement	I have received		\$	1,000.00	
	Balance Due	e			\$	750.00	
2.	The source of the	e compensation paid to	me was:				
		Debtor		Other (specify):			
3.	The source of cor	mpensation to be paid	to me is:				
		Debtor		Other (specify):			
5. ]	A copy of the an an Analysis of the Analysis o	above-disclosed fee, I late debtor's financial situated filing of any petition of the debtor at the raions as needed] ations with secure mation agreements 2)(A) for avoidance the the debtor(s), the above approximation agreements the debtor(s), the above are agreements agreement agreemen	with a list of the name have agreed to render uation, and rendering n, schedules, statementering of creditors and applications of liens on house to eve-disclosed fee do notors in any disch	es not include the following sargeability actions, judic	e compensation is of the bankruptcy rmining whether to may be required; d any adjourned he mption planning and filing of mo service:	attached.  case, including: file a petition in bankrupt arings thereof; g; preparation and filin tions pursuant to 11 U	g of SC
	uny on	nor adversary or oc	-	CERTIFICATION			
	I certify that the fankruptcy proceed		e statement of any ag	reement or arrangement for p	payment to me for	representation of the debto	r(s) in
Dated	l: August 7,	2007		/s/ David E. Groche			
				David E. Grochoci Grochocinski Groc 1900 Ravinia Pl. Orland Park, IL 604 708-226-2700 Fax	chocinski & Llo 462	yd	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-14132 Doc 1 Filed 08/07/07 Entered 08/07/07 11:04:19 Desc Main Document Page 44 of 51

### B 201 (04/09/06)

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David E. Grochocinski	X /s/ David E. Grochocinski	August 7, 2007				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
1900 Ravinia PI.						
Orland Park, IL 60462						
708-226-2700						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Angie Jagiello	X /s/ Angie Jagiello	August 7, 2007				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Angie Jagiello		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	55
	The above-named Debtor(our) knowledge.	(s) hereby verifies that the list of credi	tors is true and correct to th	e best of my
Date:	August 7, 2007	/s/ Angie Jagiello Angie Jagiello Signature of Debtor		

Advocate Christ Medical Center P.O. Box 70508 Chicago, IL 60673

Alfred Angelo Bridal P.O. Box 8500 Philadelphia, PA 19178

American General Finan 7245 W 87th St Unit 4 Bridgeview, IL 60455

American General Finance 7245 W. 87th Street, Unit 4 P.O. Box 1162 Bridgeview, IL 60455

Ameriquest
Payment Center
P.O. Box 17313
Baltimore, MD 21297

Amex Po Box 297871 Fort Lauderdale, FL 33329

Angie's Bridal

Angies Bridal

Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714

Arrow Ser 5996 West Touhy Ave Po # Smi-0000013221 Niles, IL 60714

Assoc. Urological Spec LLC P.O. Box 516 Bedford Park, IL 60499

Beverly Clark c/o RMS 4836 Brecksville Road, P.O. Box 498 Richfield, OH 44286

Bill Levkoff 8 Westchester Plaza P.O. Box 1233 Elmsford, NY 10523

Birchcraft Studios c/o CST Co. P.O. Box 33127 Louisville, KY 40232

Capital One, FSB P.O. Box 790217 Saint Louis, MO 63179

Carlson Craft c/o Commerical Auditors Corp P.O. Box 48990 Minneapolis, MN 55448

Carson Pirie Scott P.O. Box 17633 Baltimore, MD 21297

Cda/Pontiac 415 E Main Streator, IL 61364

Chicago Sun Times, Inc. c/o Biehl & Biehl Inc. P.O. Box 87410 Carol Stream, IL 60188

Citibank SD NA c/o Academy Collection Service Inc. P.O. Box 16119 Philadelphia, PA 19114

ComEd c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044 Cook County Treasurer P.O. Box 4488 Carol Stream, IL 60197

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Elite Group Realty 7247 W. 87th Street Bridgeview, IL 60459

Elite Visa National City P.O. Box 2349 Kalamazoo, MI 49003

Fashioncraft - Excello, Inc. c/o Morgan Stone & Assoc 1005 Veterans Mem Blvd., Suite 202 Kenner, LA 70062

Gemb/Walmart Po Box 981400 El Paso, TX 79998

Harris & Harris, Ltd. 600 W. Jackson Blvd Suite 400 Chicago, IL 60661

Hemlock Federal Savings Bank c/o Marquette Bank and Trust 6316 S. Western Avenue Chicago, IL 60636

Homeq Servicing P.O. Box 13716 Sacramento, CA 95853

HSBC Bank c/o CCB P.O. Box 272 Springfield, IL 62705 Hsbc Nv Po Box 19360 Portland, OR 97280

Ice Mountain
c/o Caine & Weiner
P.O. Box 8500
Van Nuys, CA 91409

Illinois Collection Se 3101 W 95th St Evergreen Park, IL 60805

Illinois Dept. of Revenue Springfield, IL 62776

Impression Bridal c/o American Financial Mgmt Inc. 3715 Ventura Drive Arlington Heights, IL 60004

Innovative Merchant Solutions c/o Consolidated Recovery Group 425 W. Fifth Avenue, Suite 103 Escondido, CA 92025

Jim's Formal Wear One Tuxedo Park P.O. Box 125 Trenton, IL 62293

Jovani 1370 Brodaway 4th Floor New York, NY 10118

Kohls/Chase c/o PPS P.O. Box 612 Milwaukee, WI 53201

Land and Lakes Disposal Services c/o Barry Serota & Assoc P.O. Box 1008 Arlington Heights, IL 60006 LVNV Funding LLC c/o UCB P.O. Box 1116 Maumee, OH 43537

Merchants Cr 223 W Jackson St Chicago, IL 60606

MidAmerica Cardiovascular Consultan 5009 West 95th Street Oak Lawn, IL 60453

Midwest Suburban Publishing c/o Biehl & Biehl Inc. P.O. Box 87410 Carol Stream, IL 60188

Mon Cheri Bridals Inc. c/o Barry Serota & Assoc. P.O. Box 1008 Arlington Heights, IL 60006

Nicor Gas c/o NCO Financial Systems, Inc. P.O. Box 17196 Baltimore, MD 21297

Nowobilska/Szymanski 5257 S. Cicero Chicago, IL 60632

Orchard Bank HSBC Card Services P.O. Box 17051 Baltimore, MD 21297

Personal Concepts c/o RMS 4836 Brecksville, P.O. Box 523 Richfield, OH 44286

Raylia Designs 8744 S Sandy Pkwy Suite E Sandy, UT 84070 US Energy Savings Corp President's Plaza 8600 W. Bryn Mawr, Suite 440N Chicago, IL 60631

Weddingstar, Inc. 1870 6th Avenue, SW Medicine Hat, Alberta Canada T1A 7X5

Westfield Plaza c/o Nickolaou, Michaels & Evans 7503 W 56th Street Summit Argo, IL 60501

Wfnnb/New York & Compa 220 W Schrock Rd Westerville, OH 43081